

**State of Michigan
Unemployment Insurance Agency
Department of Licensing and Regulatory Affairs**

Unemployment Information Packet

**UNEMPLOYMENT
INSURANCE
AGENCY**

JENNIFER M. GRANHOLM, Governor
State of Michigan

STANLEY "SKIP" PRUSS, Director
Department of Energy, Labor &
Economic Growth

SUSAN CORBIN, Deputy Director
Department of Energy, Labor &
Economic Growth

STEPHEN M. GESKEY, Director
Unemployment Insurance Agency

Filing for and Receiving Unemployment Insurance Benefits

The Unemployment Insurance Agency (UIA) has made the unemployment benefit process easier and faster. Now, you can file a new or reopened claim, complete reporting requirements and even change benefit payment options, all online.

Filing for and Receiving Benefits: Michigan's 3-Step Process

STEP 1: Filing a Claim

You can file a new claim for unemployment benefits (or reopen an established claim) by visiting the UIA's website at <http://www.michigan.gov/uia>, and click on the "File Unemployment Claims Online" link. This service is available anytime from 7:00 AM Monday through 7:00 PM Saturday. It may take about 30-45 minutes to file a claim online, depending on the Internet connection speed and your preparation. By reviewing the Internet filed claims tutorial on our website (click "Agency Webcasts" under "What's New" or <http://www.michigan.gov/uia/0,1607,7-118--213931--,00.html>) and by gathering the following information, you will save even more time by filing online.

What you need to file:

The following information is needed to file a claim:

1. Your Social Security Number,
2. Your Driver's License Number, State Identification Number or your MARVIN PIN (if you have one);
3. The names and addresses of employers you have worked for in the past 18 months along with your quarterly gross earnings,
4. The last date of employment with each employer,
5. UIA recommends you have your most recent employer's UIA account number or Federal ID number handy (especially if you have **not** filed a claim within the last three years *or* have been employed for less than six months). Depending on your situation, knowing the account number may speed up the processing of your claim. (*UIA Administrative Rule 421.204(3)(a) requires the employer UIA account number be given to employees, and the employer's Federal ID number is on your annual W-2 form.*)
6. If you are **not** a U.S. citizen or national, you will need your Alien Registration Number and the expiration date of your work authorization.
7. When filing your claim, you can select your payment method – either direct deposit into your bank account or the Michigan UI Debit Card. If you opt for direct deposit, you will need your financial institution's routing number and your account number.

For a detailed work-sheet on what you need to file an unemployment claim, visit UIA's website (www.michigan.gov/uia), click on the "FORMS" option from the upper left menu, and select Form 1538: What You Need To File An Unemployment Claim.

Once your claim is successfully entered online, a confirmation page will appear with a confirmation number. You will also be advised of your appointment date for MARVIN (Step 3).

STEP 2: Register for Work

After your claim is filed, you must register for work by filing a resume application at the *Michigan Works!* Agency service center, unless UIA has waived this requirement. To locate the nearest *Michigan Works!* Agency service center, please go to www.michiganworks.org.

STEP 3: Report to MARVIN Online to Receive Benefits

In order to receive your benefits, you must report bi-weekly using MARVIN on your appointment date given to you when you filed your claim. MARVIN is the agency's automated benefit payment system. Through MARVIN you certify that you are eligible for payment by answering eligibility questions, such as are you able, available and looking for work and do you have earnings during

the two-week period for which you are reporting. To use MARVIN Online, go to www.michigan.gov/uia, and click on the link – “Certify with MARVIN.” If you miss your appointment day, you can also certify with MARVIN Thursday – Saturday. MARVIN is available from 7AM – 7PM, Monday - Friday, and from 7AM-3PM on most Saturdays (except for the first Saturday of each month). You must establish a free online account with UIA through the claim portal prior to certifying for the first time.

The Claim Portal

Another UIA online service, the claim portal, allows unemployed workers to view their benefit payment history, certify with MARVIN and change their benefit payment options online. New features are being added. To establish an account, go to www.michigan.gov/uia and click on the link – “UIA Online Services for Unemployed Workers.”

Benefit Duration

Unemployment benefits are usually limited to a maximum of up to 26 weeks. In 2010, there are two basic extension programs in Michigan: Emergency Unemployment Compensation (EUC) provides up to 53 weeks of federal benefits through four tiers. EUC Tier I provides up to 20 more weeks, Tier II provides up to another 14 weeks, Tier III provides up to 13 weeks and Tier IV provides up to six weeks. In addition, the Extended Benefits (EB) program offers up to another 20 additional weeks. If you are close to exhausting your benefits and an extension program is available at that time, UIA will automatically send you a letter stating what you need to do to continue to receive benefits through an available extension.

Benefit Amount

Your quarterly wages largely determine the amount of your unemployment benefits. State law provides that a worker can receive no more than \$362 per week. The federal American Recovery and Reinvestment Act of 2009 (ARRA) provides a temporary increase of \$25 per week.

Severance Pay: How it Affects Unemployment Benefits

Although severance pay is not used to determine your weekly unemployment benefit, it may reduce the amount of unemployment benefits you might receive.

Any reduction in unemployment benefits generally depends on the severance pay amount and the manner in which it was paid. If your employer makes a lump sum severance payment and allocates the payment(s) to specific week(s), then your weekly unemployment benefits will be reduced in each week for which the severance payment is allocated. If, however, your employer makes a lump sum severance payment but **does not allocate** that payment to a week or weeks, then the severance payment will reduce your unemployment benefits only in the week in which the lump sum severance payment is made. For more details on severance pay, please see the attached fact sheet.

COBRA Premium Reduction

The Federal American Recovery and Reinvestment Act of 2009 (ARRA) provides for premium reductions and additional opportunities for health benefits for laid-off workers under the Consolidated Omnibus Budget Reconciliation Act of 1985, commonly called COBRA.

Although the UIA is not involved in this program, eligible individuals pay only 35 percent of their COBRA premiums and the remaining 65 percent is paid for by the former employer and then reimbursed through a federal tax credit. The premium reduction applies to periods of health coverage beginning on or after February 17, 2009, and lasts for up to nine months. Workers should contact their former employer or their former employer's health plan to participate. For more information, go to the United States Department of Labor's website at <http://www.dol.gov/ebsa/cobra.html>.

The site is secure.

The UIA has done everything it can to make its claims taking site as secure as possible to ensure that all information it receives from those applying for unemployment benefits is kept confidential.

Questions about the 3-Step Process?

If you have a problem or question about your new or reopened claim or your benefit payment, call the UIA at **1-866-500-0017** (TTY customers use 1-866-366-0004). This toll-free line is available weekdays from 8:00 AM to 6:00 PM, except during State of Michigan holidays.

DELEG is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.



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Claiming Unemployment Benefits in Michigan

If you become unemployed, you may qualify for unemployment insurance benefits. These benefits are intended to provide temporary income as you seek new employment. The following is basic information about Michigan's unemployment insurance program, which is administered by the Unemployment Insurance Agency (UIA).

How to file a claim for unemployment benefits

A claim for unemployment benefits begins the week it is filed. Therefore, you should file your claim for benefits during your first week of unemployment. There are two ways in which to file a claim. You can file a new unemployment claim or reopen an existing claim by:

1. Internet -- visit UIA's website -- www.michigan.gov/uia. The website is available from 7:00 a.m. Monday through 7:00 p.m. Saturday (Eastern Time). If you need a computer with Internet access, visit your local public library. Most have computers with Internet connections available for public use.

2. Telephone -- call UIA's telephone filed claims (TFC) number at **1-866-500-0017**.

When to call: Call the toll-free TFC number to file your unemployment claim according to the schedule shown to the right.

Schedule for filing by phone

Based on last 2 digits
of Social Security number

	8:00 AM to 12:30 PM (Agents available)	12:30 PM to 6:00 PM (Agents available)	6:00 PM to 8:00 AM (No agents available)
Mon	00-15	16-33	Open call-in
Tues	34-48	49-66	Open call in
Wed	67-81	82-99	Open call in
Thur Fri	Open call in		Open call in

Eastern Time

Once you file your new claim, you will be mailed:

- A determination showing if you qualify based on the wages you have earned, the amount of weekly benefits and the number of weeks you **may receive**.
- If there is an eligibility issue with your claim, you will receive a separate notice.
- A booklet with detailed information about your rights and responsibilities for unemployment benefits, unless you have chosen to view the booklet online. **Please read this material carefully.**

Qualifying requirements – The UIA will look at your **standard base period** to determine if your wages qualify you for unemployment benefits. The standard base period includes the first four of the last five completed calendar quarters prior to when you filed your claim. The four calendar quarters in a year are: January – March, April – June, July – September and October – December.

If you cannot qualify based on your standard base period, the UIA will consider your wages in the **"alternate" base period**, which is the four most recently completed calendar quarters.

There are two ways in which your wages may qualify you for unemployment benefits:

- **"Regular" qualifying method:** (a) For benefit years beginning January 4, 2009, and after, you must have wages in at least two quarters in your base period. In one quarter, your wages must be at least **\$2,871**; and (b) total wages for all four quarters must equal at least one and a half times the highest amount of wages paid in any quarter of the base period. ($\$2,871 \times 1.5 = \$4,306.50$)
- **OR**
- **Alternate Earnings Qualifier (AEQ):** (a) You must have wages in at least two quarters; and (b) total wages for all four quarters must equal at least 20 times the state average weekly wage (SAWW). For 2011, the AEQ amount is **\$16,467.00** [$20 \times \823.35 (SAWW) = \$16,467.00].

Eligibility requirements – To be eligible for unemployment benefits, you must be unemployed and able to, available for, and actively seeking suitable full-time work. Unless instructed otherwise by UIA staff, you must also register for work two to three business days before your first call to MARVIN by filing your resume with the Michigan Talent Bank and by reporting to your local *Michigan Works!* Agency service center.

Receiving your benefits – You report to the UIA by telephone or through the Internet to certify concerning your eligibility for benefits, using Michigan's Automated Response Voice Interactive Network (MARVIN). You must certify through MARVIN every other week in order to receive your unemployment benefits. Your MARVIN appointment time is based on your Social Security number. To call MARVIN, dial its toll-free telephone number **1-866-638-3993**. To use MARVIN online, visit UIA's website (www.michigan.gov/uia) and click on the "UIA Online Services for Unemployed Workers" link. You will need to create a free online web account with UIA.

When you apply for benefits, you can choose to receive your benefits through either a debit card or by direct deposit into your bank account.

Amount of unemployment benefits – UIA staff calculates how much you receive in unemployment benefits by multiplying the highest amount of wages paid to you in any base period quarter by 4.1%. The UIA adds \$6 for each dependent you claim, up to five dependents. The weekly benefit amount is capped at \$362.

To determine how many weeks of benefits you may receive, UIA multiplies your total base period wages by 43%, and then divides that answer by your weekly benefit amount. The claim, however, cannot be less than 14 weeks or more than 26.

Receiving unemployment benefits while working – In some cases, you can accept part-time work while receiving unemployment benefits. However, your work must be less than full-time, and your benefits will be reduced according to *how much you earn in the week for which you are claiming benefits*.

There are three basic principles that affect how much you can earn while receiving unemployment benefits: **(1)** if your wages are equal to or less than your weekly benefit amount, then your benefits are reduced by 50¢ for every dollar you earn; **(2)** if your wages exceed your weekly benefit amount but are less than 1½ times your benefit amount, then your total wages are subtracted from 1½ times your weekly benefit amount; and **(3)** the combination of your weekly benefits and wages cannot exceed 1½ times your weekly benefit amount.

A point to remember: The number of benefit weeks remaining on your claim will be reduced by one full week for each week you receive any benefit payment.

For further information -- For general information about unemployment benefits, visit our website at www.michigan.gov/uia. If you have a question or problem with your telephone or Internet-filed claim, you can inquire about the claim by calling **1-866-500-0017** and selecting Option 3. If you have an online web account with the agency, you can email questions about your unemployment claim to UIA's Virtual Problem Resolution unit. This toll-free number is open weekdays from 8:00 a.m. to 4:30 p.m. We also have problem resolution offices (PRO) in Detroit, Gaylord, Grand Rapids, Lansing, Marquette and Saginaw for in-person assistance with any problem you may have with your claim. There are also temporary mini-PROs in _____ Dept. of Human Services offices – _____ Mt. Clemens and Muskegon. (See UIA website for locations)

January						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

February						
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

FILING EXAMPLE

If you're filing a new claim or reopening an established claim:

January 21 – last day of work

January 23-29 – week claim should be filed

February 6-12 – to certify for your first two weeks of unemployment (weeks ending 1/29 and 2/5), contact MARVIN either by telephone at 1-866-638-3993 **OR** by going online to UIA's website and choosing the link, "UIA Online Services for Unemployed Workers." Contact MARVIN by phone or online at your appointed day and time on Monday through Wednesday during this week. If you are unable to contact MARVIN at your scheduled time, you can try again any time on Thursday or Friday between 8:00 AM and 7:00 PM.

Generally, UIA will issue your benefits within a day or two of your certification. There could, however, be a delay, if you were separated from your job for any reason other than lack of work.

*LARA is an equal opportunity employer/program.
Auxiliary aids, services and other reasonable
accommodations are available upon request to individuals
with disabilities.*



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UIA offers electronic options for receiving unemployment benefits

In June 2008, the Unemployment Insurance Agency (UIA) expanded its benefit payment options for those receiving or filing for unemployment benefits. Unemployed workers can now select how they want to receive their benefits through:

- Michigan UI Debit Card
- Direct Deposit into their savings or checking account
- Paper unemployment checks delivered by mail

Advantages of direct deposit and debit card

These two benefit payment options are faster, more secure and a convenient alternative to paper checks. They also eliminate the worry about mail delays as the benefits are electronically deposited into the individual's bank account or added to their debit card within two or three days following their certification for benefits through the MARVIN system.

Individuals are not locked into one payment method for the duration of their claims. They can change their benefit payment method by calling UIA's toll-free claims line at **1-866-500-0017**, and selecting **Option #2**. Workers can also go online to the UIA website (www.michigan.gov/uia) and establish a web account, where they can choose or change their payment option, among other online services.

When they choose their option

When a worker applies for unemployment benefit, whether by telephone (1-866-500-0017) or through the Internet (www.michigan.gov/uia), they will be asked to select how they wish to receive their benefit payments from among the three options.

The debit card will be issued or the direct deposit option will be established once UIA issues a monetary determination. Funds will be added to the worker's Michigan UI Debit Card or deposited in the individual's bank or credit union account within two or three days after they have made their biweekly eligibility certification through UIA's MARVIN system, if they have been determined to be eligible.

Direct Deposit

In order to use the direct deposit option, individuals must have an existing account with a U.S. financial institution. Through direct deposit, the individual can have his or her unemployment benefits deposited into either a checking or savings account.

When selecting direct deposit as their payment option, individuals will need their bank's or credit union's nine-digit routing number and their account number. The sample check points out where these numbers are located on a person's personal check.

Joe Smith
1234 Anystreet Court
Anycity, AA 12345 1234

Pay to the order of _____ Dollars

Bank Anywhere

123456789 123456789 123 1234

Routing Number Account Number Check Number

Once the Direct Deposit option is set up, a worker's unemployment benefits will be electronically deposited into his/her checking or savings account.

Debit Card

UIA is partnering with JPMorgan Chase to provide debit card services. The debit card can be used to:



- Purchase goods and services using either a signature-based or personal identification number (PIN) based transaction with retailers that accept the Visa debit card.
- Withdraw funds through tellers at Visa participating banks and credit unions (called a “cash advance” transaction). The card may also be used to receive cash back from ATMs and at many point-of-sale transactions.
- Access their funds through some 13,100 Automatic Teller Machines (ATMs) in Michigan that bear the Chase, Plus, Allpoint, Interlink or Visa logos. To locate a Chase ATM, visit <http://chase.com/atm>; to find an AllPoint ATM visit <http://www.allpointnetwork.com/>.

There may be fees and surcharges associated with the use of the debit card. Those selecting the cards will be advised of those charges when they receive their card.

Cardholders cannot make deposits or add funds to their Michigan UI Debit Card. In addition, no line of credit is attached to the UI debit card.

The Michigan UI Debit Card will be automatically issued to individuals who do not select a benefit payment option. The card does not expire for three years. Claimants should keep the card for use with possible future claims. When a card expires, Chase will send a new card, if necessary.

Customer support

Those who choose to use the Michigan UI Debit Card for their unemployment benefit payments should contact JPMorgan Chase with any questions or issues they may have with their card. Chase will provide customer support to individuals online (www.myaccount.chase.com) and through its toll-free phone system (1-866-523-2122) for such things as:

- Account balances
- Recent transactions
- Lost, stolen, or damaged cards
- PIN change

Those who decide to use **direct deposit** should contact their financial institution with their questions.

Unemployed workers with questions about their unemployment benefits can contact the Unemployment Insurance Agency by dialing its toll-free number **1-866-500-0017**.



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Emergency Unemployment Compensation (EUC) in Michigan

The EUC program provides up to 34 weeks of federally-funded extended unemployment benefits in all states, plus an additional 19 weeks of benefits in states with high unemployment rates, such as Michigan. Thus, in Michigan, **up to 53 weeks** of EUC benefits may be payable.

The EUC program is federally funded; therefore, employers will not be charged for benefits, and they will not receive a monetary determination.

EUC Eligibility Requirements

EUC payments can be obtained by individuals who are unemployed through no fault of their own and meet regular state unemployment eligibility requirements. Individuals who had a claim for regular benefits with a benefit year ending May 5, 2007 or later, which has been exhausted or has expired, may be eligible for EUC benefits.

There are four tiers of federally-funded EUC benefits payable in Michigan:

- **Tier I** – Provides up to 20 weeks of EUC benefits to those who exhaust their regular state unemployment benefits and equals 80% of a person's regular unemployment benefits, up to 20 weeks.
- **Tier II** – Provides up to 14 weeks of EUC after a person exhausts EUC Tier I and equals 54% of what a person received in regular state unemployment benefits, up to 14 weeks.
- **Tier III*** – Provides up to 13 weeks of EUC after a person exhausts EUC Tier II and equals 50% of a person's regular state unemployment benefits, up to 13 weeks.
- **Tier IV*** – Provides up to 6 weeks of EUC after a person exhausts Tier III and equals 24% of a person's regular state unemployment benefits, up to 6 weeks.

**Tiers III and IV are payable in states with high rates of unemployment, such as Michigan.*

To be eligible for EUC, individuals must be unemployed or underemployed and able, available and actively seeking suitable full-time work. Individuals must also register for work with their local Michigan Works! Agency (MWA) office. Those who have not registered within the last 12 months should update their résumés. Individuals may enter or update their résumés on the Internet at www.michworks.org. However, individuals must still report in person at an MWA office at least two to three business days before their first contact with MARVIN to ensure their information is electronically transmitted to the Unemployment Insurance Agency (UIA). Call 1-800-285-WORK to locate the nearest MWA office.

Applying for EUC benefits

Unemployment benefits are typically issued for two-week periods after individuals certify through UIA's telephone or online MARVIN systems that they were unemployed and met eligibility requirements for the two weeks.

When the balance on an individual's regular state unemployment claim is either two weeks of payments or less, the UIA will mail a letter to the individual explaining how to apply for the first EUC extension (Tier I) by telephone or online. There is no application process for the EUC Tiers II, III or IV. UIA will automatically issue a determination to individuals as they exhaust their EUC Tier I extension, and individuals should continue to certify by contacting MARVIN either by telephone or online.

The EUC program and its four tiers **expire on January 3, 2012**. This means that EUC Tier I claims cannot be established after December 31, 2011, and Tier II, III, and IV claims cannot be established after January 7, 2012. However, individuals already on an EUC Tier as of the expiration date will be able to continue collecting the balance on that tier. No EUC payments will be made for any week beginning after **June 9, 2012**.

Receiving your benefits

Individuals must report to UIA's telephone or online MARVIN systems once every two weeks to claim their benefit payments, or they will continue to report by mail if instructed to do so by UIA. Telephone MARVIN appointment times are based on an individual's Social Security number, according to the chart below. Telephone MARVIN toll-free at **1-866-638-3993**. You can also reach MARVIN online at www.michigan.gov/uia and then click on the link "UIA Online Services for Unemployed Workers." If you use MARVIN online, you may certify for benefits any day during your (reporting) week, Monday through Friday, from 8:00 a.m. to 7:00 p.m. and on most Saturdays from 7:00 a.m. to 3:00 p.m.

Telephone MARVIN Appointment Schedule

Time	Monday	Tuesday	Wednesday
8:00 - 9:00	00-01-02-03	34-35-36	67-68-69
9:00 - 10:00	04-05-06	37-38-39	70-71-72
10:00 - 11:00	07-08-09	40-41-42	73-74-75
11:00 - 12:00	10-11-12	43-44-45	76-77-78
12:00 - 1:00	13-14-15	46-47-48	79-80-81
1:00 - 2:00	16-17-18	49-50-51	82-83-84
2:00 - 3:00	19-20-21	52-53-54	85-86-87
3:00 - 4:00	22-23-24	55-56-57	88-89-90
4:00 - 5:00	25-26-27	58-59-60	91-92-93
5:00 - 6:00	28-29-30	61-62-63	94-95-96
6:00 - 7:00	31-32-33	64-65-66	97-98-99

When calling MARVIN by telephone, your appointment day and time is found by using the last two digits of your Social Security Number. For example: If your Social Security Number is: 555-55-5511, the last two digits are 11.

- Look at the schedule above and locate the number 11. Number 11 falls on Monday between the numbers 10 and 12.
- Under the column labeled "TIME," the appointment hour for number "11" is between 11:00 a.m. - 12:00 noon. This is the appointed hour in which you must contact MARVIN, or you may ask questions about payment of your claim.
- If you miss your appointed time and day, you can contact MARVIN on Thursday and Friday between 8:00 a.m. and 7:00 p.m. and on most Saturdays between 7:00 a.m. and 3:00 p.m.

For further information

For general information about the EUC program, visit our website (www.michigan.gov/uia). For questions or problems with your EUC claim, call **1-866-500-0017** and select Option 3. This toll-free number is open weekdays from 8:00 a.m. to 6:00 p.m., Eastern Time. If you have an online web account with the agency, you can email questions about your unemployment claim to UIA's Virtual Problem Resolution Center. The UIA also has problem resolution offices (PRO) for in-person assistance. Below is a list of PRO locations.

Detroit	3024 W. Grand Blvd.	Lansing	5015 S. Cedar St.
Gaylord	400 W. Main St., Suite 102	Marquette	2833 U.S. 41 West
Grand Rapids	3391-A Plainfield NE	Saginaw	614 Johnson St.

Temporary mini-PROs are collocated in the following Michigan Department of Human Services offices:

Kalamazoo	322 Stockbridge Ave	Mt. Clemens	21885 Dunham Rd., Ste. 7
Muskegon	2700 Baker St.		



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Extended Benefits in Michigan

During periods of high unemployment in a state, Extended Benefits (EB) may become available to workers who have exhausted their regular state unemployment insurance (UI) benefits as well as all other state and federal UI benefits.

Benefits payable through EB

The basic EB program provides UI benefits for half the number of weeks that a person received in regular UI benefits to a maximum of 13 weeks of EB. However, on April 13, 2009, Governor Jennifer Granholm signed legislation increasing the maximum entitlement to **20 weeks** (80% of what the individual received in state benefits). The program's weekly benefit amount is the same as the individual received for regular state unemployment insurance.

What triggers EB?

Whether EB can be paid is determined by a calculation called the **insured unemployment rate (IUR)**. The IUR is *not* the same as the **total unemployment rate (TUR)**, which reports the total number of unemployed workers in the state's work force. The IUR is a 13-week moving average of UI weeks of benefits claimed divided by the number of people covered for UI. In order for EB to begin to be paid in a state, the state's IUR must be at least 5.0%, and the current IUR must be 20% higher than the average rate for the same period in both of the last two years.

Once the state begins paying EB, the program remains in effect for at least 13 weeks and potentially eligible unemployed workers are notified that they may be entitled to EB.

Michigan met the EB trigger level January 10, 2009

During the week of January 10, 2009, Michigan's IUR surpassed 5.0 % and was 42% higher than same period for the prior two years. The week ending January 31, 2009, was the first week for which EB was payable.

State law amended April 13, 2009

The state's UI law was amended on April 13, 2009, to include the total unemployment rate (TUR) triggering factor. If the state TUR is at least 6.5% and is 10% higher than the average TUR for the same period in either of the last two years, claimants are entitled to up to 13 weeks of EB. However, if the state TUR exceeds 8.0% and is 10% higher than the average rate for the same period in either of the last two years, claimants are entitled to receive 80% of their regular state UI benefits or up to 20 weeks of EB. Michigan's TUR has exceeded 8.0% since EB payments began in January 2009.

To be eligible for EB, workers must be unemployed or underemployed and must have exhausted their federal Emergency Unemployment Compensation (EUC) on or after January 25, 2009. However, for those who exhausted their EUC entitlement before January 25, they must have a benefit year ending on or after January 31, 2009.

Normally, EB costs are shared 50/50 between the federal government and the state. The state's share comes from its UI trust fund and is then charged on a prorated basis back to the employer(s). However, the 2009 American Recovery and Reinvestment Act calls for 100% of EB to be federally funded. Government employers and Indian Tribes and Tribal units, however, will still be charged 100 percent for EB.

Current eligibility period

The current EB period began January 25, 2009 and will continue as long as the state meets one of the EB trigger criteria methods.

Work Search is required

Individuals receiving EB must fulfill a stringent work search requirement in order to receive benefits and must list the employers contacted each week. As evidence of their work search, workers must supply the names of employers they have contacted over the prior two weeks, the name of the individual they contacted at each business, their method of contact, type of work they sought, and the results of their contact.

DELEG is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.



Michigan Department of Energy, Labor & Economic Growth
Unemployment Insurance Agency
Authority: UIA Director; Quantity: 1,000
Cost: \$14 (1.4¢/copy). Paid for with federal funds.



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FRAUD ALERT! For Those With UI Debit Cards



UIA On Line Services

• [1099s Now Available On Line](#)

Individuals who received unemployment benefits in 2010 can print their year-end tax statement 1099-G, as long they have established free online web accounts with the Unemployment Insurance Agency (UIA).

• [UIA OFFERS TIPS FOR CONTACTING THE AGENCY](#)

Agency also answers some commonly asked questions

* [File an Unemployment Claim Online](#)



File an unemployment claim using our convenient Internet Filed Claims application is available from 7:00 a.m. Monday to 7:00 p.m. Saturday.

• [File Unemployment Claim By Telephone](#)

You can file for unemployment benefits by telephone from anywhere in Michigan or North Carolina. The state's unemployment insurance program has established a special toll-free telephone number for filing a new claim or reopening an established claim.

• [UIA Online Services for Unemployed Workers](#)



UIA is offering new services to unemployed workers. You can sign up for a new web account with UIA. The web account allows you to choose, or change, your payment method. You can also view your benefit payment history. Soon, other services will be available.

* [Certify with MARVIN Online](#)



Unemployment workers can now complete their biweekly certification through MARVIN (Michigan's Automated Response Voice Interactive Network), instead of calling the MARVIN telephone number. Workers claiming unemployment benefits are required to certify every other week in order to receive their biweekly unemployment payment.

• [UIA Online Services for Employers](#)



Employers can perform a variety of UIA functions and access UIA account information. Click on the UIA Online Services for Employers link for access to the services. Services are available from 7:00 a.m. Monday to 7:00 p.m. Saturday.

* [File an EUC or EB Extension](#)

File an Emergency Unemployment Compensation (EUC) claim or an Extended Benefit (EB) claim.

* [Exhausting Unemployment Benefits:](#)

Extended Benefits (EB) is the last extension program available in Michigan. The Michigan Human Services offers a number of assistance programs to help individuals and families who may soon exhaust their unemployment benefits.

What's New

* [Reference Guide: Services for Unemployed Workers](#)

This handy guide provides a list of important public, private and non-profit services that are helpful to Michigan's unemployed workers.

- [Help for Unemployed Homeowners](#)
Worried about foreclosure or struggling to keep up with mortgage payments? Help is available.

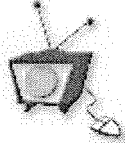
- **[UIA Web Site and Forms Accessibility](#)**

Our web site has accessibility tools that allow visitors to enlarge the font on web pages, as well as increase the magnification of our forms. Details are available inside.

- [Michigan Unemployment Tax Credit](#)

Contributing employers with positive experience account balances can now apply for the credit. Details inside.

- [Resources for Displaced Workers](#)



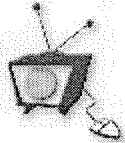
A new, 6.5-minute webcast features resources helpful to displaced workers. The webcast is designed to help displaced workers learn which programs you and your family are eligible for when your unemployment benefits have been exhausted. View this and other resources for unemployed workers here.

- [Information About Federal Extensions](#) [PDF](#)

Update March 30, 2011: As a result of new legislation, Michigan citizens can now qualify for Extended Benefits (EB) for up to 20 weeks.



- [Agency Webcasts](#)



We have created many helpful video guides for our unemployed worker and employer customers, including a section on the Employer Web Account Manager. See the overview of an agency program or service; others go into detail to help answer questions and concerns.

- [Online Claim Filing Kit](#) [PDF](#)

If you have lost your job and need to file for unemployment benefits, this Online Claim Filing Kit will guide you through the filing process.

- [Flyer & Fact Sheet About COBRA Benefits](#) [PDF](#)

Lost your job and need help paying your COBRA premiums? If you were involuntarily terminated after September 1, 2008 and are not eligible for other health coverage (such as a spouse's health insurance or Medicare), then you may be eligible for a 65 percent reduction of your COBRA premium. If you didn't elect COBRA, you may have an additional opportunity to elect it now and take advantage of the premium reduction.

- [Extended Benefits in Michigan, Fact Sheet 122](#) [PDF](#)

During the week of January 10, 2009, Michigan's IUR surpassed 5.0 % and was 42% higher than the prior two years. The week ending January 31, 2009, was the first week for which extended benefits are payable. To be eligible for EB, workers must be unemployed or underemployed and have been unemployed or underemployed on or after January 31, 2009.

- [Emergency Unemployment Compensation, Fact Sheet 120](#) [PDF](#)

The Emergency Unemployment Compensation (EUC) program includes up to 20 weeks of extended unemployment benefits in all states, and because of Michigan's high unemployment rate, additional 13 weeks of benefits, are payable in the state. Unemployed workers may receive up to 33 weeks of federally-funded EUC assistance.

- [2011 Employer Seminars](#)

The Unemployment Insurance Agency is offering free seminars to acquaint employers with the unemployment insurance system in Michigan and recent changes with the UIA.

- [Electronic Payments](#)

Unemployed workers in Michigan can stop looking for their unemployment checks to be mailed. We are offering unemployed workers a choice between two new electronic options for receiving their benefits: either direct deposit into workers' bank or credit union account or by debit card. These methods for delivering unemployment benefits are faster, more secure and more cost effective than paper checks. The debit card and direct deposit options are now offered to newly unemployed workers who apply for unemployment benefits.

- [How to Inquire About Your Claim](#)

If you have filed for unemployment benefits by Internet or telephone and have a question about your claim, call our telephone filed claims number to inquire. The inquiry option is now available.



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UIA Fact Sheets

- * [Fact Sheet 36WR, Claiming Unemployment Benefits in Michigan](#)
- [Fact Sheet 36WR, Claiming Unemployment Benefits in Michigan \(Spanish\)](#)
- [Fact Sheet 36WR, Claiming Unemployment Benefits \(Arabic\)](#)
- [Fact Sheet 76, Work registration needed for jobless benefits](#)
- [Fact Sheet 79, The Work Opportunity and Welfare to Work Tax Credit Programs](#)
- [Fact Sheet 81, CY 2010 Statistical Highlights for Michigan's Unemployment Tax Program](#)
- [Fact Sheet 82, CY 2010 Statistical Highlights for Michigan's Unemployment Benefit Program](#)
- [Fact Sheet 92, How Unemployment Benefits Are Charged To Employers](#)
- [Fact Sheet 96, No Line When Filing On Line](#)
- [Fact Sheet 102, Trade Readjustment Allowance\(s\) TRA](#)
- [Fact Sheet 102-X, Trade Readjustment Allowances \(TRA\): Help for those affected by for and with TAA petitions filed on or after May 18, 2009](#)
- [Fact Sheet 103, Filing Wage Detail Reports Through the Web](#)
- [Fact Sheet 104, Filing Unemployment Claims By Telephone](#)
- [Fact Sheet 108, Health Coverage Tax Credit](#)
- [Health Coverage Tax Credit - IRS Information](#)
- [Fact Sheet 112, Unemployment Benefit Information](#)
- [Fact Sheet 114, SUTA Dumping](#)
- [Fact Sheet 115, UIA Offers On Line Services for Employers](#)
- [Fact Sheet 116, Employee Misclassification](#)
- * [Fact Sheet 119, Electronic Payment Options](#)
- * [Fact Sheet 120, Emergency Unemployment Compensation](#)
 - [Fact Sheet 120-S \(Spanish\), Emergency Unemployment Compensation](#)
 - [Fact Sheet 121, Solvency Tax](#)
- * [Fact Sheet 122, Extended Benefits in Michigan](#)
 - [Fact Sheet 123 - Solvency Tax is Temporarily Suspended](#)
 - [Fact Sheet 124, Effect of Acquiring a Bankrupt Business on an Employer's Unemployment Tax](#)
 - [Fact Sheet 125, How severance pay affects unemployment benefits](#)
 - [Fact Sheet 126, Changes to Federal Unemployment Taxes](#)
- * [Fact Sheet 127, Filing For and Receiving Unemployment Insurance Benefits](#)
 - [Fact Sheet 128, Waiver \(Suspension\) of Unemployment Insurance Eligibility Requirements for Approved Vocational Training](#)
 - [Fact Sheet 129, Unemployment Benefits When a Worker Accepts a Buyout](#)
 - [Fact Sheet 130, Michigan Tax Credit Coming in Mid 2010 For Positive Reserve Balance](#)
 - [Fact Sheet 133, Reminder: 2010 FUTA Tax Credit Reduction](#)
 - [Fact Sheet 134, Register for State Unemployment Taxes](#)
 - [Fact Sheet 135, Registration, Filings, and Payments By PEOs on Behalf of Client Entities](#)